

Information to identify the case:

Debtor 1	<u>Louise Ortmann</u>	Social Security number or ITIN	xxx-xx-9679
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-30522-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Louise Ortmann

10/29/18

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Louise Ortmann
 Debtor

Case No. 14-30522-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 76

Date Rcvd: Oct 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2018.

db +Louise Ortmann, 620 2nd Street, Carlstadt, NJ 07072-1823
 cr +Home Point Financial Corporation, Knuckles, Komosinski & Manfro, LLP,
 565 Taxter Road, Suite 590, Elmsford, NY 10523-2300
 cr +Toyota Motor Credit Corporation, P. O. Box 9013, Addison, TX 75001-9013
 517740828 +24 Hour Fitness, 12647 Alcosta Blvd, #500, San Ramon, CA 94583-4436
 515094789 +Aes/slma, Po Box 61047, Harrisburg, PA 17106-1047
 515094790 +Aes/wells Fargo, Po Box 61047, Harrisburg, PA 17106-1047
 515094793 +Bureau Of Accounts Con, Po Box 538, Howell, NJ 07731-0538
 515182339 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 515094795 +Ccs/first National Ban, 500 E 60th St N, Sioux Falls, SD 57104-0478
 515094802 +Emblem, Po Box 105555, Atlanta, GA 30348-5555
 515098532 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
 515094804 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
 516956669 +Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6022
 517740836 +JCP&L, PO Box 16001, Reading, PA 19612-6001
 517740837 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
 517740835 +NJM Insurance, 301 Sullivan Way, PO Box 428, Trenton, NJ 08628-0227
 515160380 +Navient Solutions, Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
 515094808 +New Jersey Division of Taxation, 50 Barrack Street 9th Floor, P.O. Box 245,
 Trenton, NJ 08602-0245
 515122705 +New Jersey Higher Education Assistance Authority, P.O. Box 548, Trenton, NJ. 08625-0548
 515218449 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
 Trenton, NJ 08695-0245)
 515156385 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 517740833 +The Lawn Company, 235 Hartford Tpke., Shrewsbury, MA 01545-4634
 517740829 Verve, Continental Finance Co., PO Box 31292, Tampa, FL 33631-3292

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 30 2018 00:16:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 30 2018 00:16:11 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: DRIV.COM Oct 30 2018 03:38:00 Santander Consumer USA Inc.,, P.O. Box 961245,
 Fort Worth, TX 76161-0244
 515242169 EDI: BECKLEE.COM Oct 30 2018 03:38:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515094791 +EDI: AMEREXPR.COM Oct 30 2018 03:38:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 515094792 +EDI: TSYS2.COM Oct 30 2018 03:38:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 515094794 EDI: CAPITALONE.COM Oct 30 2018 03:38:00 Cap One, Po Box 85520, Richmond, VA 23285
 515310066 EDI: BL-BECKET.COM Oct 30 2018 03:38:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515094796 +EDI: CHASE.COM Oct 30 2018 03:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 515094797 +EDI: CITICORP.COM Oct 30 2018 03:38:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 515094798 +EDI: WFNBN.COM Oct 30 2018 03:38:00 Comenity Bank/express, Po Box 182789,
 Columbus, OH 43218-2789
 515094799 +EDI: WFNBN.COM Oct 30 2018 03:38:00 Comenity Bank/vctrsec, Po Box 182789,
 Columbus, OH 43218-2789
 517740832 +EDI: RCSFNBMARIN.COM Oct 30 2018 03:38:00 Credit One Bank, PO Box 60500,
 City of Industry, CA 91716-0500
 515115554 +EDI: TSYS2.COM Oct 30 2018 03:38:00 Department Stores National Bank/Bloomingtons,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 515115553 +EDI: TSYS2.COM Oct 30 2018 03:38:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 515094800 +EDI: TSYS2.COM Oct 30 2018 03:38:00 Dsnb Bloom, 9111 Duke Blvd, Mason, OH 45040-8999
 515094801 +EDI: TSYS2.COM Oct 30 2018 03:38:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 515094803 +EDI: CITICORP.COM Oct 30 2018 03:38:00 Exxmbnlciti, Po Box 6497,
 Sioux Falls, SD 57117-6497
 517740830 +EDI: AMINFOFP.COM Oct 30 2018 03:38:00 First Premier Bank, 3820 North Louise Ave.,
 Sioux Falls, SD 57107-0145
 515094805 EDI: IRS.COM Oct 30 2018 03:38:00 Internal Revenue Service, PO Box 7346,
 Centralized Insolvency Unit, Philadelphia, PA 19101-7346
 515094806 +EDI: CBSKOHL.COM Oct 30 2018 03:38:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 515314876 EDI: MERRICKBANK.COM Oct 30 2018 03:38:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 515094807 +EDI: MERRICKBANK.COM Oct 30 2018 03:38:00 Merrick Bank, Po Box 9201,
 Old Bethpage, NY 11804-9001

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517740831 +EDI: PHINGENESIS Oct 30 2018 03:38:00 Milestone, Genesis FS Card Services, PO Box 4477,
Beaverton, OR 97076-4401
515094809 +E-mail/Text: bankruptcy@onlineis.com Oct 30 2018 00:16:42 Online Collections, Po Box 1489,
Winterville, NC 28590-1489
515332244 EDI: PRA.COM Oct 30 2018 03:38:00 Portfolio Recovery Associates, LLC,
c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
515298079 EDI: PRA.COM Oct 30 2018 03:38:00 Portfolio Recovery Associates, LLC,
c/o Ashley Home Store, POB 41067, Norfolk VA 23541
515330353 EDI: PRA.COM Oct 30 2018 03:38:00 Portfolio Recovery Associates, LLC, c/o Capital One,
POB 41067, Norfolk VA 23541
515298131 EDI: PRA.COM Oct 30 2018 03:38:00 Portfolio Recovery Associates, LLC, c/o Exxonmobil,
POB 41067, Norfolk VA 23541
515331451 EDI: PRA.COM Oct 30 2018 03:38:00 Portfolio Recovery Associates, LLC, c/o Gap,
POB 41067, Norfolk VA 23541
515332321 EDI: PRA.COM Oct 30 2018 03:38:00 Portfolio Recovery Associates, LLC, c/o Lowes,
POB 41067, Norfolk VA 23541
515332589 EDI: PRA.COM Oct 30 2018 03:38:00 Portfolio Recovery Associates, LLC, c/o Old Navy,
POB 41067, Norfolk VA 23541
515331879 EDI: PRA.COM Oct 30 2018 03:38:00 Portfolio Recovery Associates, LLC,
c/o Paypal Extras Mastercard, POB 41067, Norfolk VA 23541
515331851 EDI: PRA.COM Oct 30 2018 03:38:00 Portfolio Recovery Associates, LLC,
c/o Toys "R" Us Credit Card, POB 41067, Norfolk VA 23541
515331455 EDI: PRA.COM Oct 30 2018 03:38:00 Portfolio Recovery Associates, LLC,
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
515217849 EDI: Q3G.COM Oct 30 2018 03:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
515094810 +EDI: NAVIENTFKASMSERV.COM Oct 30 2018 03:38:00 Slm Financial Corp, 11100 Usa Pkwy,
Fishers, IN 46037-9203
515094811 +E-mail/Text: bankandforeclose@stonegatemtg.com Oct 30 2018 00:16:41 Stonegate Mortgage Corp,
157 S Main St, Mansfield, OH 44902-7955
515259882 +E-mail/Text: bankandforeclose@stonegatemtg.com Oct 30 2018 00:16:41 Stonegate Mortgage,
Two Energy Square, 4849 Greenville Ave, Suite 800, Dallas, TX 75206-4130
515094812 +EDI: RMSC.COM Oct 30 2018 03:38:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
515094813 +EDI: RMSC.COM Oct 30 2018 03:38:00 Syncb/ashley Homestore, 950 Forrer Blvd,
Kettering, OH 45420-1469
515094814 +EDI: RMSC.COM Oct 30 2018 03:38:00 Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
515094815 +EDI: RMSC.COM Oct 30 2018 03:38:00 Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
515094816 +EDI: RMSC.COM Oct 30 2018 03:38:00 Syncb/paypal Extras Mc, Po Box 965005,
Orlando, FL 32896-5005
515094817 +EDI: RMSC.COM Oct 30 2018 03:38:00 Syncb/toysrusdc, Po Box 965005,
Orlando, FL 32896-5005
515094818 +EDI: RMSC.COM Oct 30 2018 03:38:00 Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
517740834 EDI: TDBANKNORTH.COM Oct 30 2018 03:38:00 TD Bank, 6000 Atrium Way,
Mount Laurel, NJ 08054
515094820 EDI: TFSR.COM Oct 30 2018 03:38:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054
515094819 +EDI: WTRRN BANK.COM Oct 30 2018 03:38:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
515129423 EDI: TFSR.COM Oct 30 2018 03:38:00 Toyota Lease Trust, PO Box 8026,
Cedar Rapids, Iowa 52408-8026
517740838 +EDI: VERIZONCOMB.COM Oct 30 2018 03:38:00 Verizon, PO Box 4833, Trenton, NJ 08650-4833
516792467 EDI: ECAST.COM Oct 30 2018 03:38:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262
515297362 EDI: ECAST.COM Oct 30 2018 03:38:00 eCAST Settlement Corporation, assignee,
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 53

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516956670* +Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6022
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2018 at the address(es) listed below:

David E. Sklar on behalf of Debtor Louise Ortmann dsklar@scuramealey.com,
ecfbkfilings@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com;jesposito@scuramealey.com
David L. Stevens on behalf of Debtor Louise Ortmann dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com;jesp
osito@scuramealey.com
Denise E. Carlon on behalf of Creditor Stonegate Mortgage Corporation dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Joshua I. Goldman on behalf of Creditor Stonegate Mortgage Corporation
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Karen B. Olson on behalf of Creditor Home Point Financial Corporation kbo@kkmlp.com,
nmm@kkmlp.com
Karen B. Olson on behalf of Creditor Stonegate Mortgage Corporation kbo@kkmlp.com,
nmm@kkmlp.com

TOTAL: 9